

IN THE UNITED STATES BANKRUPTCY COURT  
WESTERN DISTRICT OF PENNSYLVANIA

IN RE:

RICHARD A. POTTS

Debtor(s)

Ronda J. Winnecour  
Chapter 13 Trustee,  
Movant

vs.

No Respondents.

Case No.:19-23883

Chapter 13

Document No.:

**CHAPTER 13 TRUSTEE'S MOTION FOR DISCHARGE OF DEBTOR  
AND APPROVAL OF TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS**

Ronda J. Winnecour, Chapter 13 Trustee, respectfully represents the following:

1. The plan was confirmed in this Chapter 13 case, and the undersigned served as Trustee.
2. The Trustee has examined the terms of the confirmed Chapter 13 plan, the history of payments to creditors and the claims filed in this Chapter 13 case. The Trustee now recommends that the Court treat this Chapter 13 case as complete.
3. Attached hereto, please find the **Trustee's Report of Receipts and Disbursements** in this case.
4. After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee's office will file **UST FORM 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account** (the "Final Report"). Upon submission of the Final Report, the Trustee asks the Court to discharge her from her duties in this case and close this case.

**Wherefore**, the Trustee requests that the Court,

1. Grant the Debtor(s) a discharge pursuant to Section 1328(a) of the Bankruptcy Code,
2. Approve the Trustee's Report of Receipts and Disbursements,
3. Terminate wage attachments,
4. Revest property of the estate in the debtor(s), and
5. Enter a final decree and close this case.

December 23, 2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteewdpa.com

TRUSTEE'S REPORT OF RECEIPTS AND DISBURSEMENTS

Ronda J. Winnecour, Trustee for the above case, submits the following report pursuant to 11 USC 1302 (b) (1).

1. The case was filed on 10/04/2019 and confirmed on 1/13/20 . The case was subsequently  
Completed After Confirmation

2. The Trustee made the following disbursements.

Total Receipts		139,822.90
Less Refunds to Debtor	0.00	
TOTAL AMOUNT OF PLAN FUND		139,822.90

Administrative Fees		
Filing Fee	0.00	
Notice Fee	0.00	
Attorney Fee	8,202.80	
Trustee Fee	7,016.48	
Court Ordered Automotive Insurance	0.00	
TOTAL ADMINISTRATIVE FEES		15,219.28

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Secured					
	LAKEVIEW LOAN SERVICING LLC	0.00	62,362.37	0.00	62,362.37
	Acct: 1683				
	LAKEVIEW LOAN SERVICING LLC	18,006.65	18,006.65	0.00	18,006.65
	Acct: 1683				
					80,369.02

Priority					
	KENNETH STEIDL ESQ	0.00	0.00	0.00	0.00
	Acct:				
	RICHARD A. POTTS	0.00	0.00	0.00	0.00
	Acct:				
	STEIDL & STEINBERG PC	3,400.00	3,400.00	0.00	0.00
	Acct:				
	STEIDL & STEINBERG PC	7,495.00	4,802.80	0.00	0.00
	Acct: XXXXXXXXXXXXXXXXXXXXXXXXXXXXXXX4-24				
	BRIDGECREST	5,342.37	5,342.37	0.00	5,342.37
	Acct:				
	CREDIT ACCEPTANCE CORP*	0.00	13,372.83	0.00	13,372.83
	Acct: 0393				
	RONDA J WINNECOUR TRUSTEE/CLERK	5,151.44	5,151.44	0.00	5,151.44
	Acct: XXXXXXXXXXXXXXXXXXXX USA				
					23,866.64

Unsecured					
	BOROUGH OF OAKDALE (MUN FEES)	1,168.56	1,168.56	0.00	1,168.56
	Acct: 3980				
	COLUMBIA GAS OF PA INC(*)	2,176.39	2,176.39	0.00	2,176.39
	Acct: 0015				
	UPMC	0.00	0.00	0.00	0.00
	Acct:				
	WEST PENN POWER*	130.03	130.03	0.00	130.03
	Acct: 2082				
	WESTLAKE FINANCIAL SERVICES**	5,395.00	5,395.00	0.00	5,395.00
	Acct: 2331				
	SANTANDER CONSUMER USA D/B/A CHR'	6,107.43	6,107.43	0.00	6,107.43

19-23883

Page 2 of 2

Creditor Type	Creditor Name	Claim Amount	Prin Paid	Int Paid	Total Paid
Unsecured					
	Acct: 0060				
	DISCOVER BANK(*)	2,532.82	2,532.82	0.00	2,532.82
	Acct: 6826				
	VERIZON BY AMERICAN INFOSOURCE AS	798.76	798.76	0.00	798.76
	Acct: 0001				
	VERIZON BY AMERICAN INFOSOURCE AS	1,077.09	1,077.09	0.00	1,077.09
	Acct: 0001				
	LVNV FUNDING LLC	981.88	981.88	0.00	981.88
	Acct: 2452				
	SYNCHRONY BANK**	0.00	0.00	0.00	0.00
	Acct: 2452				
	PHELAN HALLINAN DIAMOND & JONES LL	0.00	0.00	0.00	0.00
	Acct:				
	KML LAW GROUP PC*	0.00	0.00	0.00	0.00
	Acct:				
	BROCK & SCOTT PLLC*	0.00	0.00	0.00	0.00
	Acct:				
					20,367.96

TOTAL PAID TO CREDITORS

124,603.62

TOTAL CLAIMED

PRIORITY 10,493.81

SECURED 18,006.65

UNSECURED 20,367.96

Date: 12/23/2024

/s/ Ronda J. Winnecour

RONDA J WINNECOUR PA ID #30399  
CHAPTER 13 TRUSTEE WD PA  
600 GRANT STREET  
SUITE 3250 US STEEL TWR  
PITTSBURGH, PA 15219  
(412) 471-5566  
cmecf@chapter13trusteedpa.com

IN RE:

RICHARD A. POTTS

Debtor(s)

Ronda J. Winnecour

Movant

vs.

No Repondents.

Case No.:19-23883

Chapter 13

Document No.:

ORDER OF COURT

AND NOW, this \_\_\_\_\_ day of \_\_\_\_\_, 20\_\_\_\_, upon consideration of the **Chapter 13 Trustee's Motion for Discharge of Debtor and Approval of Trustee's Report of Receipts and Disbursements**, and following notice to the creditors and an opportunity to be heard, it is hereby **ORDERED, ADJUDGED** and **DECREED**, as follows:

(1). This Court finds that the Chapter 13 plan, as supplemented by any and all amendments, has been fully and finally completed.

(2). The debtor(s) is/are entitled to and shall receive a discharge in this case pursuant to Section 1328(a) of the Bankruptcy Code.

(3). To the extent not previously terminated, the wage attachment(s) issued in this case is/are immediately terminated and the debtor(s) shall serve a copy of this order on any affected employer(s).

(4). Property of the estate hereby reverts in the debtor(s). This reversion of property is free and clear of any and all claims or interests except as otherwise treated in the plan or in the Order confirming the Plan. All restrictions of the debtor(s)' use of the property of the estate is hereby terminated.

(5). Each and every creditor is bound by the provisions of the completed plan, whether or not the claim of such creditor is provided for in the Plan, and whether or not such creditor has objected to, has accepted or rejected the plan. All mortgage and other secured debts provided for by the Plan are hereby found to be cured of any and all monetary defaults as of the payment date for which the Trustee last made a distribution, and no additional interest, late fees or penalties may be assessed for time periods or payments due prior to that date.

(6). After all distribution checks have been negotiated or funds deposited into the Court's registry, the Trustee shall file UST Form 13-FR-S: Chapter 13 Standing Trustee's Final Report and Account (the "Final Report"). Upon submission of the Final Report, the Trustee is discharged from her duties in this case and the case will be closed.

BY THE COURT:

\_\_\_\_\_  
U.S. BANKRUPTCY JUDGE

In re:  
Richard A. Potts  
Debtor

Case No. 19-23883-GLT  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0315-2  
Date Rcvd: Dec 27, 2024

User: auto  
Form ID: pdf900

Page 1 of 3  
Total Noticed: 20

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 29, 2024:**

Recip ID	Recipient Name and Address
db	+ Richard A. Potts, 4020 Noblestown Road, Oakdale, PA 15071-1291
15179204	+ Borough of Oakdale, c/o Victor S. Kustra, Esquire, 519 Court Place, Pittsburgh, PA 15219-2002
15134260	Borough of Oakdale Water & Sewage, 6115 Noblestown Rd., Oakdale, PA 15071-1347
15134261	++ COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157 address filed with court:, Columbia Gas Co., P.O. Box 742537, Cincinnati, OH 45274-2537
15134263	Phelan Hallinan Diamond & Jones LLP, Attn: Peter Wapner, Esq., 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
15151260	+ UPMC, P.O. Box 371980, Pittsburgh, PA 15250-7980

TOTAL: 6

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: PRA_BK2_CASE_UPDATE@portfoliorecovery.com	Dec 27 2024 23:41:32	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15141932	+ Email/Text: enotifications@santanderconsumerusa.com	Dec 27 2024 23:35:00	Chrysler Capital, P.O. Box 961275, Fort Worth, TX 76161-0275
15142672	Email/Text: mrdiscen@discover.com	Dec 27 2024 23:35:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
15165843	+ Email/Text: Bankruptcy@Freedommortgage.com	Dec 27 2024 23:35:00	FREEDOM MORTGAGE CORPORATION, Attn: Bankruptcy Department, 10500 KINCAID DRIVE, FISHERS IN 46037-9764
15134262	Email/Text: Bankruptcy@Freedommortgage.com	Dec 27 2024 23:35:00	Freedom Mortgage Corporation, Po Box 50485, Indianapolis, IN 46250-0485
15656945	+ Email/PDF: resurgentbknofications@resurgent.com	Dec 27 2024 23:40:55	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
15456818	+ Email/Text: nsm_bk_notices@mrcooper.com	Dec 27 2024 23:35:00	Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619094, Dallas, TX 75261-9094
15135053	+ Email/PDF: acg.acg.ebn@aisinfo.com	Dec 27 2024 23:40:39	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901
15151259	+ Email/Text: BankruptcyNotice@upmc.edu	Dec 27 2024 23:35:00	UPMC, 2 Hot Metal Street, Room 386, Pittsburgh, PA 15203-2348
15166352	Email/PDF: ebn_ais@aisinfo.com	Dec 27 2024 23:41:39	Verizon, by American InfoSource as agent, PO Box 4457, Houston, TX 77210-4457
15141127	+ Email/Text: bankruptcy@firstenergycorp.com	Dec 27 2024 23:35:00	West Penn Power, 5001 NASA Blvd, Fairmont WV 26554-8248
15134264	Email/Text: bankruptcy@firstenergycorp.com	Dec 27 2024 23:35:00	West Penn Power Company, 76 S. Main Street, Akron, OH 44308-1890
15170179	+ Email/Text: peritus@ebn.phinsolutions.com		

District/off: 0315-2

User: auto

Page 2 of 3

Date Rcvd: Dec 27, 2024

Form ID: pdf900

Total Noticed: 20

Dec 27 2024 23:35:00

Westlake - C/O Peritus Portfolio Services, P.O.  
Box 141419, Irving, TX 75014-1419

15134265

Email/Text: bankruptcynotice@westlakefinancial.com

Dec 27 2024 23:35:00

Westlake Financial Services, PO Box 76809, Los  
Angeles, CA 90076-0809

TOTAL: 14

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr		FREEDOM MORTGAGE CORPORATION
cr		Lakeview Loan Servicing
cr		Nationstar Mortgage LLC D/B/A MR. Cooper
cr	*+	LVNV Funding LLC, PO Box 10587, Greenville, SC 29603-0587
cr	*+	Synchrony Bank by AIS InfoSource, LP as agent., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
15151255	*	Borough of Oakdale Water & Sewage, 6115 Noblestown Rd., Oakdale, PA 15071-1347
15151256	*P++	COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157, address filed with court:, Columbia Gas Co., P.O. Box 742537, Cincinnati, OH 45274-2537
15178434	*P++	COLUMBIA GAS, 290 W NATIONWIDE BLVD 5TH FL, BANKRUPTCY DEPARTMENT, COLUMBUS OH 43215-4157, address filed with court:, Columbia Gas of Pennsylvania, PO Box 117, Columbus, OH 43216
15151257	*	Freedom Mortgage Corporation, Po Box 50485, Indianapolis, IN 46250-0485
15151258	*	Phelan Hallinan Diamond & Jones LLP, Attn: Peter Wapner, Esq., 1617 JFK Boulevard, Suite 1400, One Penn Center Plaza, Philadelphia, PA 19103
15169383	*+	Synchrony Bank, by AIS InfoSource, LP as agent, 4515 N. Santa Fe Ave, Oklahoma City, OK 73118-7901
15151261	*	West Penn Power Company, 76 S. Main Street, Akron, OH 44308-1890
15151262	*	Westlake Financial Services, PO Box 76809, Los Angeles, CA 90076-0809

TOTAL: 3 Undeliverable, 10 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 29, 2024

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 23, 2024 at the address(es) listed below:

Name	Email Address
Christopher A. DeNardo	on behalf of Creditor Nationstar Mortgage LLC D/B/A MR. Cooper logsecf@logs.com
Denise Carlon	on behalf of Creditor FREEDOM MORTGAGE CORPORATION dcarlon@kmlawgroup.com
Jerome B. Blank	on behalf of Creditor FREEDOM MORTGAGE CORPORATION jblank@pincuslaw.com brausch@pincuslaw.com
Kenneth Steidl	on behalf of Debtor Richard A. Potts julie.steidl@steidl-steinberg.com ken.steidl@steidl-steinberg.com;ifriend@steidl-steinberg.com;asteidl@steidl-steinberg.com;todd@steidl-steinberg.com;rlager@steidl-steinberg.com;awerkmeister@steidl-steinberg.com;amattish@steidl-steinberg.com

District/off: 0315-2

User: auto

Page 3 of 3

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Lily Christina Calkins

on behalf of Creditor FREEDOM MORTGAGE CORPORATION logsecf@logs.com lilychristinacalkins@gmail.com

Maria Miksich

on behalf of Creditor FREEDOM MORTGAGE CORPORATION mmiksich@kmlawgroup.com

Mario J. Hanyon

on behalf of Creditor Nationstar Mortgage LLC D/B/A MR. Cooper wbecf@brockandscott.com  
mario.hanyon@brockandscott.com

Mario J. Hanyon

on behalf of Creditor FREEDOM MORTGAGE CORPORATION wbecf@brockandscott.com  
mario.hanyon@brockandscott.com

Office of the United States Trustee

ustpre03.pi.ecf@usdoj.gov

Ronda J. Winnecour

cmecf@chapter13trusteedpa.com

Thomas Song

on behalf of Creditor FREEDOM MORTGAGE CORPORATION pawb@fedphe.com

TOTAL: 11